Please type a plus sign (+) inside this box	\rightarrow	Ŧ

PTO/SB/05 (03-01)
Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No. BFC-11

First Inventor INGRAM et al.

Automated Construction Loan administration
Title METHOD AND SYSTEM

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Express Mail Label No. EL863286981US

APPLICAT	ION ELEMENTS		אחחו	RESS TO:				ner for Patents
See MPEP chapter 600 conce	erning utility patent application conten	1.	ADDRESS TO: Box Patent Application Washington, DC 20231					
1. Fee Transmittal For (Submit an original and a di	rm (e.g., PTO/SB/17) uplicate for fee processing)	•	7. CD-ROM or CD-R in duplicate, large table or Computer Program (<i>Appendix</i>)					
2. Applicant claims sn See 37 CFR 1.27.	25	,	Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)					
3. Specification (preferred arrangement)	[Total Pages 35] set forth below)		a. Computer Readable Form (CRF)					į
 Descriptive title of 			b. Specification Sequence Listing on:					
- Cross Reference - Statement Rega	rding Fed sponsored R & D		i. CD-ROM or CD-R (2 copies); or					
	uence listing, a table, ogram listing appendix		ii.					
 Background of the property of the	ne Invention		c. Statements verifying identity of above copies					
- Brief Summary o - Brief Description	of the Drawings (if filed)		ACCOMPANYING APPLICATION PARTS					
- Detailed Descrip - Claim(s)	tion		9. Assignment Papers (cover sheet & document(s))					
- Abstract of the I	Disclosure		10. 37 CFR 3.73(b) Statement (when there is an assignee) Power of Attorney					
4 ✓ Drawing(s) (35 U.	S.C. 113) Total Sheets	1	11. English Translation Document (if applicable)					
5. Oath or Declaration	[Total Pages 52]	12. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations					
a. Newly execu	ted (original or copy)	-	13. Preliminary Amendment					
Copy from a	prior application (37 CFR 1.63 (d)) ion/divisional with Box 18 completed))	14. Return Receipt Postcard (MPEP 503) (Should be specifically itemized)					
	ON OF INVENTOR(S) tement attached deleting inventor(s)		15. Certified Copy of Priority Document(s) (if foreign priority is claimed)					
	ne prior application, see 37 CFR and 1.33(b).		16. Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.					
•	Sheet. See 37 CFR 1.76		17. Other: Express Mail Certificate					
18. If a CONTINUING APPLIC or in an Application Data She	CATION, check appropriate box, and	supply ti	ne requ	isite information	below ar	nd in a pi	relimir	nary amendment,
Continuation	Divisional Continuation-in-part (CIP)	o	f prior application No	ı. <u>;</u>			
Prior application information.	Examiner			Group Art Unit:				
For CONTINUATION OR DIVISI	ONAL APPS only: The entire disclosure the disclosure of the accompanying co	of the pr	ior appli n or div	ication, from which	ch an oath n and is h	or decla	ration	is supplied under rated by reference.
The incorporation can only be	relied upon when a portion has been in	advertent	y omitte	ed from the subm	itted appl	ication p	arts.	
19. CORRESPONDENCE ADDRESS								
Customer Number or Bar Code Label [Insert Customer No. or Attach ber code label haze] Or Correspondence address below								
Name DORITY & MANNING, ATTORNEYS AT LAW, P.A.								
	P. O. BOX 1449							
Address								
City	Greenville	St	ate	SC		Zip C	ode	29602
Country	USA	Teleph	one	864-271-15	92	Fa	x	864-233-7342
Name (Print/Type)	RICHARD M. MOOSE		Registration No. (Attorney/Agent) 31,226					
Signature	Jahmed M. VI	100	Date 10/12/2001					

Burden Hour Statement. This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

"Express Mail" - Mailing Label Number <u>EL863286981US</u>
Date of DepositOctober 12, 2001
I hereby certify that this paper, papers attached hereto,
and/or fee is being deposited with the United States Postal
Service "Express Mail Post Office to Addressee" service under
37 CFR 1.10 on the date indicated above and is addressed to the
Commissioner of Patents and Trademarks, Washington, D.C. 20231
CHRISTINE P. STANFIELD
(Typed or printed name of person mailing paper or fee)
Christie of Starfield
(Signature of person mailing paper or fee)
//